

# Interchange and scheme fees for UK-based businesses

The table below is a list of transactional interchange and scheme fees a customer will expect to pay as part of their relevant agreement with Wise. Please use this as a reference only, as depending on channel and region these fees may change within the ranges below and are subject to changes made by the card schemes (i.e. Visa and Mastercard).

Please note that this list is not exhaustive and the following fees are set and controlled by the card schemes and not by Wise. The interchange on UK-issued personal cards taken in UK-based businesses will be capped at 0.20% for debit and 0.30% for credit. However this is subject to change in certain circumstances which will be noted below. The UK is no longer treated as a member of the European Economic Area (EEA) for interchange qualification.

Card type	Interchange fee range	Scheme fee range
Visa debit (personal)	0.20% to 1.15%	0.03% + 0.01 EUR to 1.03% + 0.11 EUR
Visa credit (personal)	0.30% to 1.50%	0.03% + 0.01 EUR to 1.03% + 0.11 EUR
Visa debit (business)	0.30% + 0.06 EUR to 2.00%	0.03% + 0.01 EUR to 1.03% + 0.11 EUR
Visa credit (business)	1.40% to 2.00%	0.03% + 0.01 EUR to 1.03% + 0.11 EUR
Mastercard debit (personal)	0.20% to 1.15%	0.06% + 0.01 EUR to 0.73% + 0.11 EUR
Mastercard credit (personal)	0.30% to 1.50%	0.06% + 0.01 EUR to 0.73% + 0.11 EUR
Mastercard debit (business)	1.35% to 2.00%	0.06% + 0.01 EUR to 0.73% + 0.11 EUR
Mastercard credit (business)	1.90% to 2.00%	0.06% + 0.01 EUR to 0.73% + 0.11 EUR
Maestro	0.20% to 1.15%	0.06% to 0.73% + 0.11 EUR

Further information from card schemes on interchange fees can be found in the links below. Please refer to the card schemes' websites for the latest interchange fees:

[Visa](#)

[Mastercard](#)

# Interchange and scheme fees for EU-based businesses

The table below is a list of transactional interchange and scheme fees a customer will expect to pay as part of their relevant agreement with Wise. Please use this as a reference only, as depending on channel and region these fees may change within the ranges below and are subject to changes made by the card schemes (i.e. Visa and Mastercard).

Please note that this list is not exhaustive and the following fees are set and controlled by the card schemes and not by Wise. Please note, the interchange on European Economic Area (EEA)-issued personal cards taken in EEA-based businesses will be capped at 0.20% for debit and 0.30% for credit. However this is subject to change in certain circumstances which will be noted below. The UK is no longer treated as a member of the EEA for interchange qualification.

Card type	Interchange fee range	Scheme fee range
Visa debit (personal)	0.20% to 1.15%	0.03% + 0.01 EUR to 1.03% + 0.11 EUR
Visa credit (personal)	0.28% to 1.50%	0.04% + 0.01 EUR to 1.04% + 0.11 EUR
Visa debit (business)	1.55% to 2.00%	0.03% + 0.01 EUR to 1.03% + 0.11 EUR
Visa credit (business)	1.55% to 2.00%	0.04% + 0.01 EUR to 1.04% + 0.11 EUR
Mastercard debit (personal)	0.20% to 1.15%	0.06% to 0.83% + 0.21 EUR
Mastercard credit (personal)	0.30% to 1.50%	0.07% to 0.77% + 0.21 EUR
Mastercard debit (business)	1.65% to 2.00%	0.06% to 0.74% + 0.21 EUR
Mastercard credit (business)	1.65% to 2.00%	0.07% to 0.78% + 0.21 EUR
Maestro	0.20% to 1.32%	0.09% to 0.74% + 0.21 EUR
BCMC	0.20%	0.05%

Further information from card schemes on interchange fees can be found in the links below. Please refer to the card schemes' websites for the latest interchange fees:

[Visa](#)

[Mastercard](#)